

## Electronic Acknowledgement Receipt

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<b>Application Number:</b>	09804674		
<b>International Application Number:</b>			
<b>Confirmation Number:</b>	1853		
<b>Title of Invention:</b>	PURCHASING CARD TRANSACTION RISK MODEL		
<b>First Named Inventor/Applicant Name:</b>	Clayton P. Spitz		
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<b>Filer:</b>	Malvern U. Griffin/Rachel Dottin		
<b>Filer Authorized By:</b>	Malvern U. Griffin		
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<b>Application Type:</b>	Utility under 35 USC 111(a)		

### **Payment information:**

Submitted with Payment

no

### **File Listing:**

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part/.zip	Pages (if appl.)
1		34250_0848_POA_COA_3_73b.PDF	381856 4e011b2e9cb6f0add27167df3d4c42e02599e5	yes	16
<b>Multipart Description/PDF files in .zip description</b>					
Document Description		Start		End	
Power of Attorney		1		13	
Change of Address		14		15	
Assignee showing of ownership per 37 CFR 3.73(b).		16		16	

**Warnings:**

**Information:**

Total Files Size (in bytes):	381856
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**New Applications Under 35 U.S.C. 111**

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

**National Stage of an International Application under 35 U.S.C. 371**

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

**New International Application Filed with the USPTO as a Receiving Office**

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.